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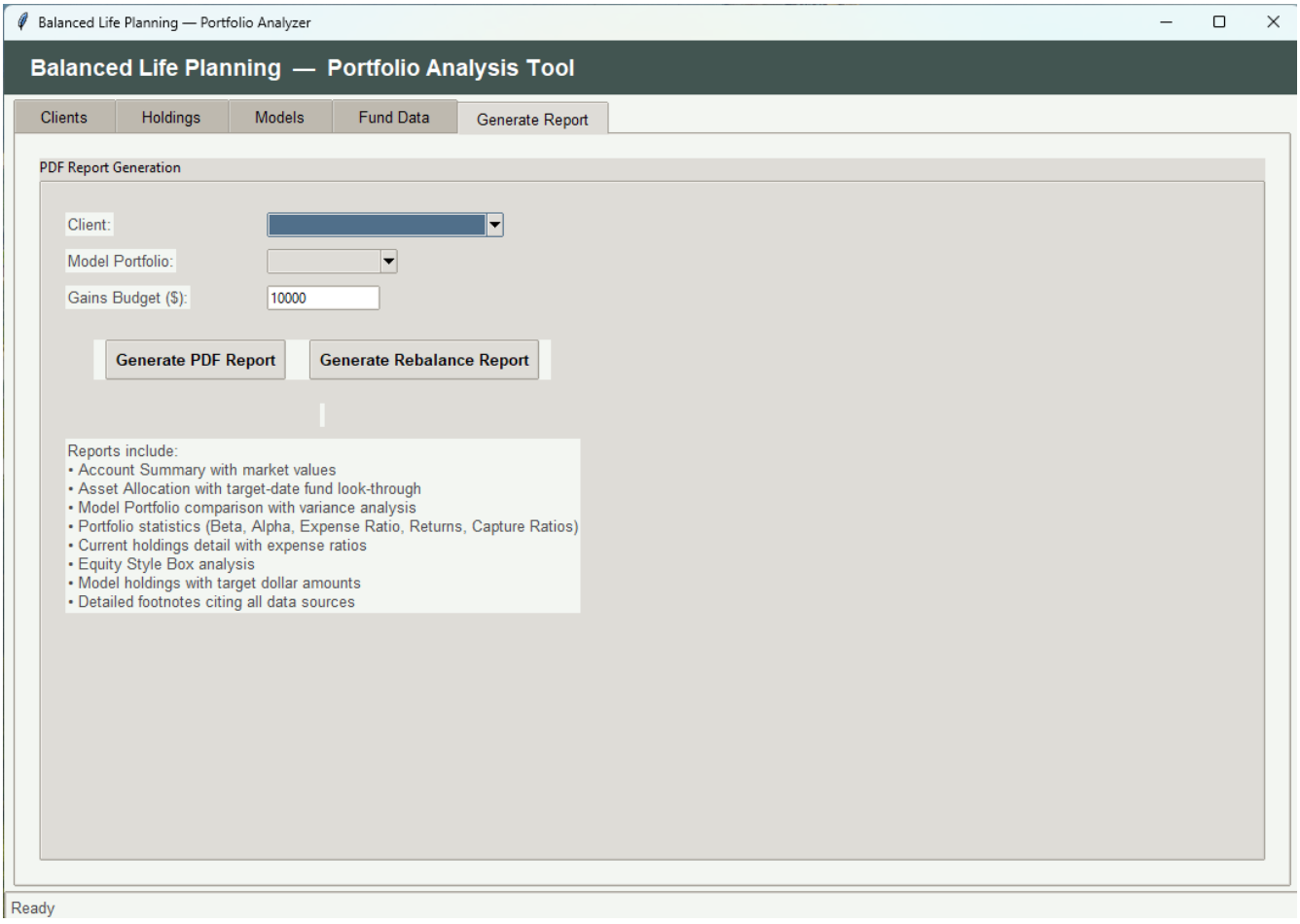
How vibe coding is filling the white spaces in advisor tech stacks
By Rob Burgess
Published March 05, 2026, 12:39 p.m. EST

He's only been using it for about a week, but Tim Witham said vibe coding — building apps by intuitively prompting AI — has already dramatically changed his practice.

In the past few days, Witham, the founder of Balanced Life Planning in Villa Hills, Kentucky, said he has begun using Anthropic's new Claude model, Opus 4.6., and he said this software has more than paid for itself already. It allows him to give prompts and receive code that he can use to build tools or modify a website without the in-depth knowledge required to write the code himself.

"I'm paying $100 a month for the AI now, and it has already generated thousands of dollars in added value," he said. "As a solo advisor, this is game-changing."


Balanced Life Planning — Portfolio Analyzer
Balanced Life Planning — Portfolio Analysis Tool
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Generate PDF Report
Generate Rebalance Report
Reports include:
• Account Summary with market values
• Asset Allocation with target-date fund look-through
• Model Portfolio comparison with variance analysis
• Portfolio statistics (Beta, Alpha, Expense Ratio, Returns, Capture Ratios)
• Current holdings detail with expense ratios
• Equity Style Box analysis
• Model holdings with target dollar amounts
• Detailed footnotes citing all data sources
Ready

A screenshot of the vibe-coded tool Tim Witham uses in his practice.
Courtesy photo

He has already created a standalone program that replaces investment research and proposal generating software YCharts for his firm, said Witham.

He's now able to import all of the holdings in a client's portfolio into the tool from RightCapital, said Witham. He said one of the major pain points that advisors grapple with is the ability to aggregate data on client holdings in order to analyze a portfolio, particularly at scale.

"The data exists in places like Yahoo Finance, fact sheets and fund websites, but aggregating that data together in a usable package has always gone through software that came at a steep cost," he said.

The tool he's built using vibe coding incorporates reporting and rebalancing that allows him to take into consideration tax implications. The spreadsheet is a list of holdings — a ticker symbol and the number of shares — and public data — expense ratios, asset classes, Morningstar categories, top holdings, upside and downside capture, and historical performance — aggregated to more clearly understand a client's portfolio, he said.

For example, if a client is overweight in a specific sector, asset class or company, it shows what is needed to get them back into balance, said Witham. The imported data has a field for cost basis — the price paid for a holding — in a taxable account. The tool is able to compare what the value is today relative to the price paid for those holdings.

"This is key as it informs what the tax liability would be for selling those holdings," he said.

Another project Witham used vibe coding for was redesigning and launching an updated website.

"In the span of about four hours, AI created and helped me launch a new, redesigned website, complete with a new lead magnet and SEO optimization," he said.

Experts say that while these early experiments are encouraging, vibe coding doesn't completely replace existing vendors, however. Further, concerns over data security and compliance mean firms should place strict limits on when and how these tools are used.

An introduction to vibe coding

While computer coding has long been viewed as an esoteric art form requiring extensive background knowledge, vibe coding is now bringing this power to those who are less technically inclined.

First coined last year by OpenAI co-founder Andrej Karpathy, vibe coding is artificial intelligence-assisted software development that uses natural language

prompts.

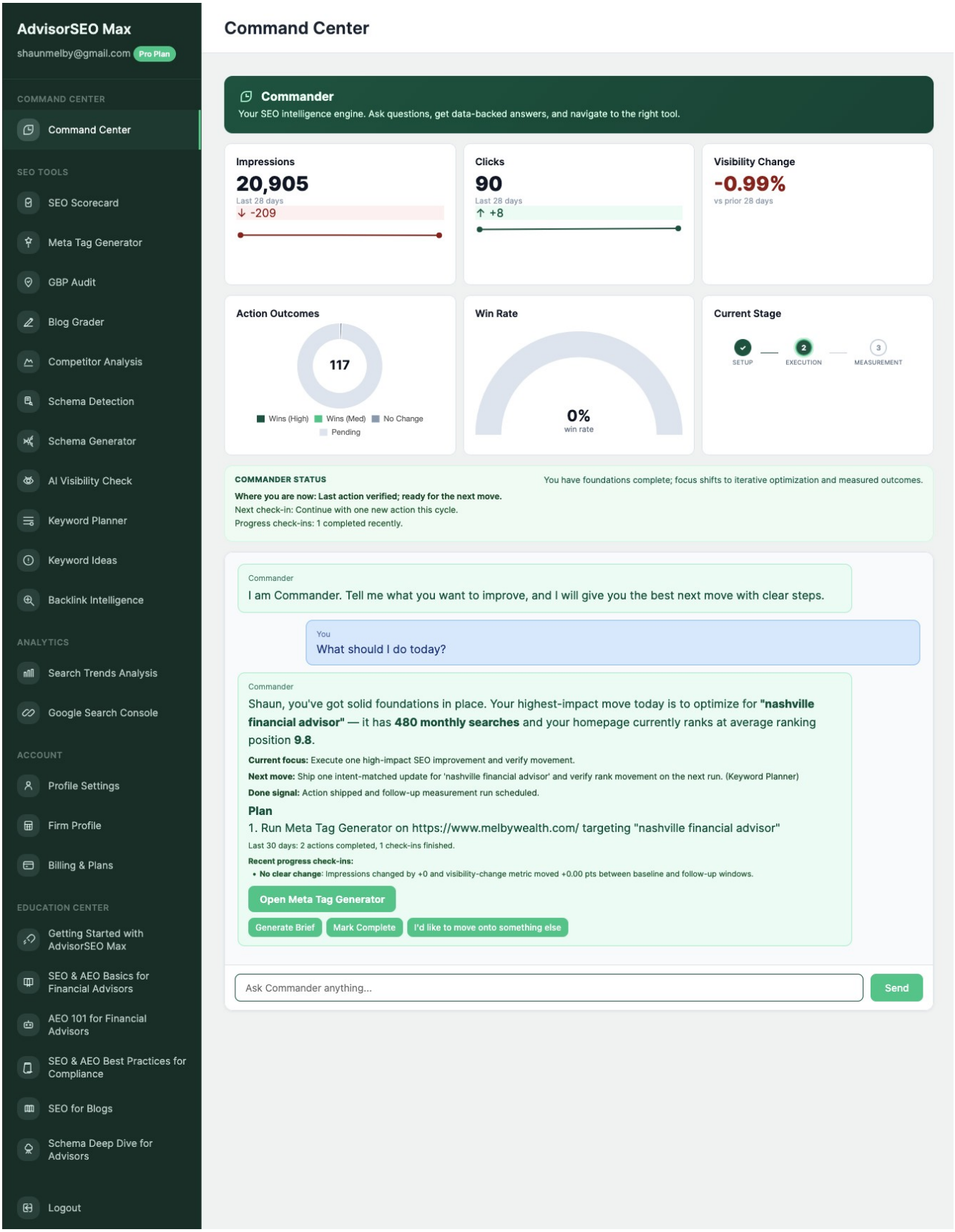
Basically, users describe what they want to a large language model (LLM), which then generates the code.

Some financial advisors have already started using vibe coding in their practices to address gaps in the existing technology stacks for relatively little cost.

When Shaun Melby founded Melby Wealth in 2019 in Nashville, Tennessee, he said he learned everything he could about SEO. Last summer, he said he wanted to see if he could create a generative pretrained transformer (GPT) to handle his SEO and make it more systematic.

"It didn't really work, but that led me to discovering vibe coding," he said.

For the past eight months, Melby has been building an application that is specifically geared toward SEO for financial advisors. He is currently beta testing it and plans on launching it to the public in a few months.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Google Search Console
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AEO 101 for Financial Advisors
SEO & AEO Best Practices for Compliance
SEO for Blogs
Schema Deep Dive for Advisors
Logout
Command Center
Commander
Your SEO intelligence engine. Ask questions, get data-backed answers, and navigate to the right tool.
Impressions
20,905
Last 28 days
↓ -209
Clicks
90
Last 28 days
↑ +8
Visibility Change
-0.99%
vs prior 28 days
Action Outcomes
117
Wins (High)
Wins (Med)
No Change
Pending
Win Rate
0%
win rate
Current Stage
SETUP
EXECUTION
MEASUREMENT
COMMANDER STATUS
Where you are now: Last action verified; ready for the next move.
Next check-in: Continue with one new action this cycle.
Progress check-ins: 1 completed recently.
You have foundations complete; focus shifts to iterative optimization and measured outcomes.
Commander
I am Commander. Tell me what you want to improve, and I will give you the best next move with clear steps.
You
What should I do today?
Commander
Shaun, you've got solid foundations in place. Your highest-impact move today is to optimize for "nashville financial advisor" — it has 480 monthly searches and your homepage currently ranks at average ranking position 9.8.
Current focus: Execute one high-impact SEO improvement and verify movement.
Next move: Ship one intent-matched update for 'nashville financial advisor' and verify rank movement on the next run. (Keyword Planner)
Done signal: Action shipped and follow-up measurement run scheduled.
Plan
1. Run Meta Tag Generator on https://www.melbywealth.com/ targeting "nashville financial advisor"
Last 30 days: 2 actions completed, 1 check-ins finished.
Recent progress check-ins:
No clear change: Impressions changed by +0 and visibility-change metric moved +0.00 pts between baseline and follow-up windows.
Open Meta Tag Generator
Generate Brief
Mark Complete
I'd like to move onto something else
Ask Commander anything...
Send

A screenshot of the vibe-coded tool Shaun Melby has created.

Courtesy photo

For AI coding tools, Melby said he started out using Replit to build, but then switched to Cursor. And while he is still using Replit to host and Cursor to build, "it seems like Claude Code is considered the 'best' builder right now."

"It seemed like every time I was hitting a roadblock as I was building, a new AI model was updated and that would push through," he said. "Even if nothing comes from the launch, I've learned a ton building this application that will undoubtedly help whenever I build the next one."

Filling in the gaps, not replacing the tech stack

Taylor Stewart has a unique perspective on vibe coding as the founder of both Ataroke Wealth in McKinney, Texas, and Kerdora, a "non-vibe coded" financial planning software platform for advisors.

He said advisors "have some incredible calculators and tools buried in spreadsheets and the ability to vibe code and bring them to life in apps that eliminate the version control and editing issues from Excel is phenomenal."

"I highly encourage advisors to experiment with them," he said.

Still, Stewart said he also cautions that advisors should not assume they will instantly replace all their existing core planning software.

"There are too many security and back-end architecture weaknesses in vibe coding tools," he said.

The real value of vibe coding isn't replacing vendors, it's filling the white space between them, said William Trout, director of securities and investments at technology data firm Datos Insights.

"Every advisor's tech stack has gaps," he said. "The CRM doesn't talk cleanly to the planning software. The portfolio reporting tool can't produce the specific output a niche client segment needs. The compliance workflow still relies on a spreadsheet someone built in 2019."

Enterprise vendors aren't going to solve these problems for individual practices. The economics don't work, said Trout. Vibe coding provides the ability to build point solutions for exactly these gaps without a six-month vendor-selection process, he said.

Trout said the most interesting plays are dynamic Roth conversion tools that incorporate a client's equity compensation vesting schedule, or cash flow models built around the irregular income patterns of business owner clients.

"That's where off-the-shelf software genuinely falls short and where a custom-built tool creates a differentiated client experience," he said.

While vibe coding doesn't threaten the tech stack, it does test the assumption that advisors are passive technology consumers, said Trout.

"That shift has real implications for how vendors engage advisors, how firms think about technology governance and where competitive differentiation comes from over the next five years," he said.

However, Stewart said advisors should be conscious of the time and benefit trade-off.

"Spending 40 hours on vibe coding a tool that costs you $20 a month is fun, but not the best use of your time," he said. "I speak from experience."

Experts say caution is warranted

Vibe-coded tools are inherently weak at the infrastructure layer, said Trout. CRM, portfolio management and reporting platforms carry data integrity, compliance and integration requirements that a quickly assembled AI-generated app won't handle reliably, he said.

As these tools mature, vibe coding could erode demand for single-purpose calculators, PDF report generators and simple workflow automation tools, said Trout.

"The fiduciary exposure alone makes serious stack replacement a nonstarter," he said.

Data privacy is the most serious concern, as no advisor should be feeding a client's personally identifiable information into a public model, said Trout. This is a governance problem, though, not a technology issue, he said.

"Firms can establish clear protocols around what data can be used in development environments," he said. "The demo graveyard and technical debt risks are familiar problems, too. Vibe-coded tools are arguably easier to audit and deprecate than a 15-tab Excel model someone built years ago."

Firms that respond with blanket restrictions to vibe coding will lose that talent and the innovation advantage they bring, said Trout. The smarter move is to establish clear guardrails — approved platforms, data handling rules and testing requirements before client-facing deployment — and lean into it as a recruitment differentiator, he said.

"'We empower you to build' is a genuinely differentiated value proposition in a market where most firms position their platform as a fixed, take-it-or-leave-it offering," he said.